

CHECKING ACCOUNT FRAUD

SAFE BANKING STARTS AT HOME

Usually, when consumers pay with a check, they write it out and sign it, or they will direct their bank to send it on their behalf. But what if a check is drawn on an account but the consumer didn't write it, sign it, or tell their bank to send it? It can happen if someone has your bank account number: they can use your number to create a check that takes money out of your account. Now, if you'd already agreed to the charges, there's no problem. But what if you didn't? That means this check is part of a scam.

Tips to avoid checking account fraud:

- * Avoid paying unknown businesses or private individuals you do not know with personal checks.
- * Order checks with security features such as anti-altering technology.
- * Write a check with a gel pen, which prevents scammers from removing what you write to create a blank check.
- * Keep your checkbook and ATM card in a secure place.
- * Memorize the PIN code to your ATM card. Do not keep your PIN numbers in your checkbook or wallet where a thief can easily find it.
- * Thoroughly review all bank statements and similar documents for unauthorized activity.
- * If you notice an unauthorized charge to your checking account, report it to your bank as soon as possible.
- * Use a cross-cut shredder to shred billing statements or similar documents before throwing them away.
- * Do not mail bills from an unsecured site, such as an unlocked mailbox.
- * Never write an entire account number in the memo box of your check.
- * Never use your ATM card to make online purchases for items. The account is linked to your banking account and offers less financial protection than if using a credit card or other payment service.



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